
State: Arkansas **Filing Company:** Sterling Life Insurance Company
TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010
Product Name: MSP.62.11, et al - Med Supp ADVERTISEMENT Filing
Project Name/Number: MSP.62.11, et al/

Filing at a Glance

Company: Sterling Life Insurance Company
Product Name: MSP.62.11, et al - Med Supp ADVERTISEMENT Filing
State: Arkansas
TOI: MS09 Medicare Supplement - Other 2010
Sub-TOI: MS09.000 Medicare Supplement Other 2010
Filing Type: Advertisement
Date Submitted: 11/07/2012
SERFF Tr Num: STLG-128761617
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: Filed-Closed
Co Tr Num: MSP.62.11, ET AL

Implementation
Date Requested:
Author(s): Jennifer Marinas
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 11/19/2012
Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

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General Information

Project Name: MSP.62.11, et al Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 11/19/2012
State Status Changed: 11/19/2012
Deemer Date: Created By: Jennifer Marinas
Submitted By: Jennifer Marinas Corresponding Filing Tracking Number:

Filing Description:

Re: Sterling Life Insurance Company Medicare Supplement and Select Insurance Advertisement Filing
Filing - NAIC#77399

Sterling Advertising
MSP.62.11 - Turning 65 Lead Card
MSP.63.11 - Turning 65 Important Info Lead Card

Dear Sir/Madam:

Attached please find the above referenced advertisement for your review and approval for the Medicare Supplement and Select policies which have been approved by your department.

MSP.62.11

Turning 65 Lead Card

This is a new piece and an initial filing. This piece will be mailed out to prospects who are newly eligible for Medicare due to turning age 65. This direct mail campaign gets mailed twice or more times to each turning 65 prospect.

Mail package includes:

1. Outer Envelope - 1 of 2 designs, see below for more detail.
2. Letter with tear-off reply card
3. Return Envelope

Statement of Variability

1. In letter, year will be updated annually.
2. In letter, offer of free consumer guide may be included or excluded from the mailing. If this item becomes obsolete, Sterling may substitute a similar item.
3. There are 2 versions of outer envelopes, which vary depending on which time the package is being sent. The initial mailing will be sent with the version that says "Time-Sensitive Materials". For each subsequent mailing, the version will be used that says [Second/Third/Fourth/Final] Notice - Deadline Approaching.

To respond, a prospect returns the reply card back to the mail vendor. The card is imaged and emailed to the appropriate Sterling office.

MSP.63.11

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Turning 65 Important Info Lead Card

This is a new piece and an initial filing. This piece will be mailed out to prospects who are newly eligible for Medicare due to turning age 65. This direct mail campaign gets mailed twice or more times to each turning 65 prospect.

Mail package includes:

1. Outer Envelope - 1 of 2 designs, see below for more detail.
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Statement of Variability

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To respond, a prospect returns the reply card back to the mail vendor. The card is imaged and emailed to the appropriate office.

If you should have any questions, you can contact me directly at 360/392-9201, or via email at jennifer.marin@windsorhealthgroup.com

Sincerely,
Jennifer Marinas
Legal Assistant
Legal Department
Sterling Life Insurance Company

Company and Contact

Filing Contact Information

Jennifer Marinas, Legal Assistant
2219 Rimland Drive
P.O. Box 5348
Bellingham, WA 98227

jennifer.marin@windsorhealthgroup.com
360-392-9201 [Phone]
360-647-8632 [FAX]

Filing Company Information

Sterling Life Insurance Company
P.O. Box 5348
Bellingham, WA 98227
(360) 647-9080 ext. [Phone]

CoCode: 77399
Group Code: 361
Group Name:
FEIN Number: 13-1867829

State of Domicile: Illinois
Company Type: Insurance
Company - Life, Accident &
Health
State ID Number:

Filing Fees

State: Arkansas **Filing Company:** Sterling Life Insurance Company
TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010
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Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: IL state of domicile \$50 per form
Per Company: No

Company	Amount	Date Processed	Transaction #
Sterling Life Insurance Company	\$100.00	11/07/2012	64678376

State:	Arkansas	Filing Company:	Sterling Life Insurance Company
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	11/19/2012	11/19/2012

State:	Arkansas	Filing Company:	Sterling Life Insurance Company
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Disposition

Disposition Date: 11/19/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Turning 65 Lead Card	Filed-Closed	Yes
Form	Turning 65 Important Info Lead Card	Filed-Closed	Yes

State:	Arkansas	Filing Company:	Sterling Life Insurance Company
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Form Schedule

Lead Form Number:								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Filed-Closed 11/19/2012	Turning 65 Lead Card	MSP.62.11	ADV	Initial			MSP.62.11.pdf
2	Filed-Closed 11/19/2012	Turning 65 Important Info Lead Card	MSP.63.11	ADV	Initial			MSP.63.11.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

Questions about [2012] Medicare and Your Insurance Options?
Return This Card for Money-saving Information [and a FREE *Consumer Guide*]

Please provide me with [a free *Consumer Guide*, plus] information on the following insurance plans:

☐ Medicare Supplement Insurance ☐ Life Insurance ☐ Critical Condition Insurance ☐ Cancer Insurance

PLEASE CORRECT ADDRESS AND INCLUDE PHONE NUMBER

«OPT_ENDOR»

«FULL_NAME»

«DELIVERY_A»

«CITY_ST_ZI»

«INTELLIGEN»

MSP.62.11

n	Name
	/ /
	Date of Birth
	()
	Phone
1	Email Address
	/ /
	Spouse Date of Birth
	«ScanCode»
	«ScanCode» «SEQUE»

IMPORTANT MEDICARE “OPEN ENROLLMENT” INFORMATION FOR
«FULL_NAME»

During your Medicare “Open Enrollment Period”, you have the right to choose a Medicare Supplement Plan from any company you want. There are no medical questions -- and you cannot be denied coverage or charged extra if you apply during this time.

These rights are guaranteed by federal law. But, **once this time period ends, you may not qualify for the coverage that’s best for you.** It’s important to make the right choices now, before your qualifying Enrollment Period ends.

Return the attached card today in the enclosed pre-paid privacy envelope [for a free copy of “*A GUIDE TO HEALTH INSURANCE FOR PEOPLE WITH MEDICARE*”. It can help you make the right decision about the best way to receive your Medicare benefits].

This is a solicitation for insurance. A Sterling Life Insurance Company Agent may contact you. For Sterling Premier® and Medicare SELECT Supplement Insurance, neither Sterling nor its agents are connected with or endorsed by the United States government or the federal Medicare program. These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact Sterling. Not all plans may be available in all areas.

RETURN THIS CARD TODAY TO RECEIVE IMPORTANT INFORMATION ABOUT POSSIBLE IMPACTS FROM [2012] MEDICARE ON YOUR BUDGET.

Please provide me with [a free *Consumer Guide*, plus] information on the following insurance plans:

☐ Medicare Supplement Insurance ☐ Life Insurance ☐ Critical Condition Insurance ☐ Cancer Insurance

PLEASE CORRECT ADDRESS AND INCLUDE PHONE NUMBER

«OPT_ENDOR»

«FULL_NAME»

«DELIVERY_A»

«CITY_ST_ZI»

«INTELLIGEN»

MSP.63.11

n _____
Name

Date of Birth
() _____
Phone
1 _____
Email Address

Spouse Date of Birth

«ScanCode»

«ScanCode»

«SEQUE»

IMPORTANT TIME-SENSITIVE MEDICARE INFORMATION FOR «FULL_NAME»

Because you are, or soon will be, turning age 65 -- **you have an open enrollment period to choose how you will receive your Medicare benefits.** There are no exams or health questions, and you cannot be turned down! **The choices today can be very confusing -- and you may no longer qualify for the plan you want if you wait too long.**

[Our free, no-obligation booklet, "***A GUIDE TO HEALTH INSURANCE FOR PEOPLE WITH MEDICARE***", can help you make the right decision.] **Return this card today to learn more about your Medicare options and benefits. Don't wait until it's too late!**



You could save hundreds of dollars by choosing a Medicare plan now!

This is a solicitation for insurance. A Sterling Life Insurance Company Agent may contact you. For Sterling Premier® and Medicare SELECT Supplement Insurance, neither Sterling nor its agents are connected with or endorsed by the United States government or the federal Medicare program. These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact Sterling. Not all plans may be available in all areas.